

10

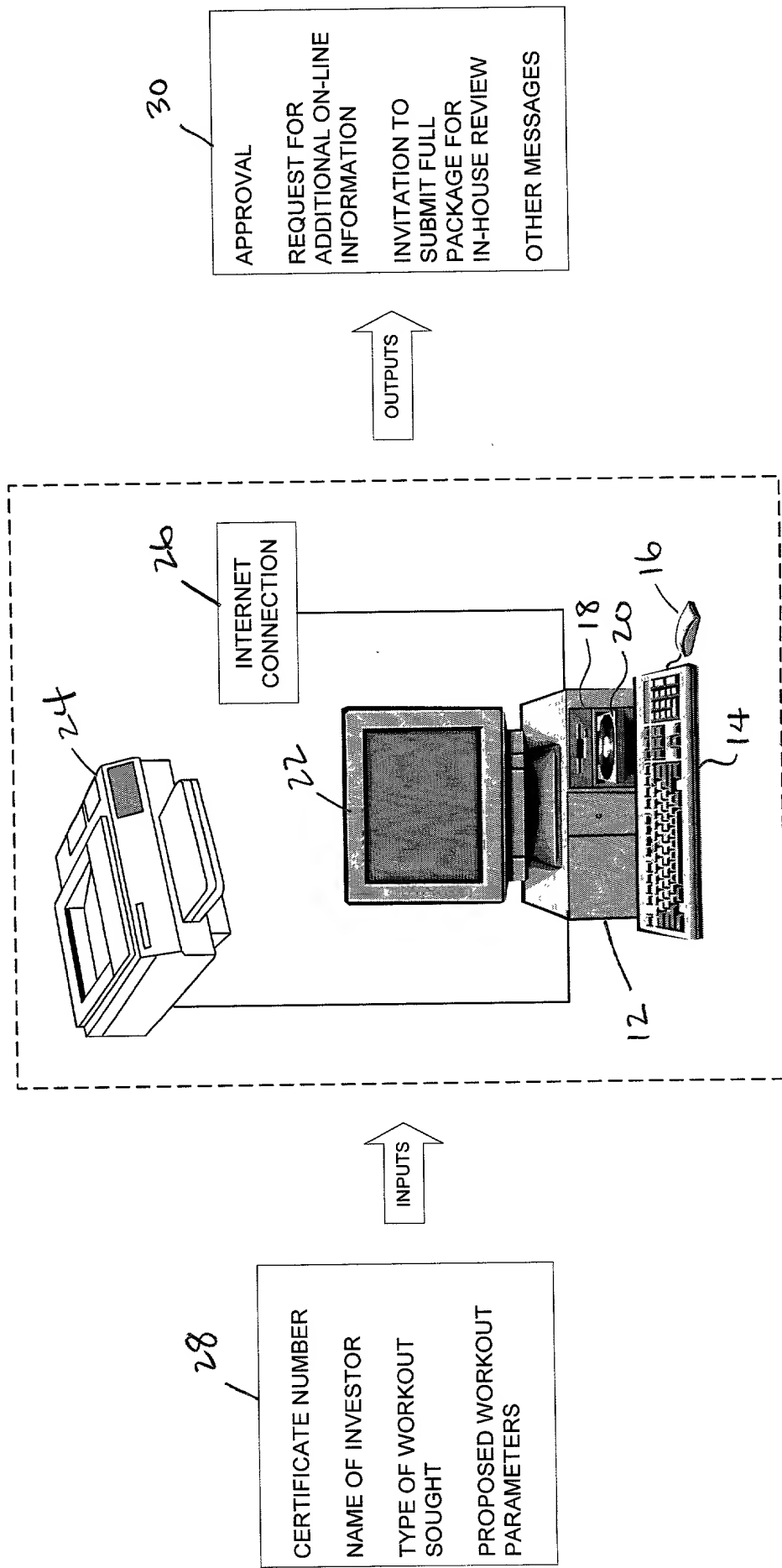


FIG. 1

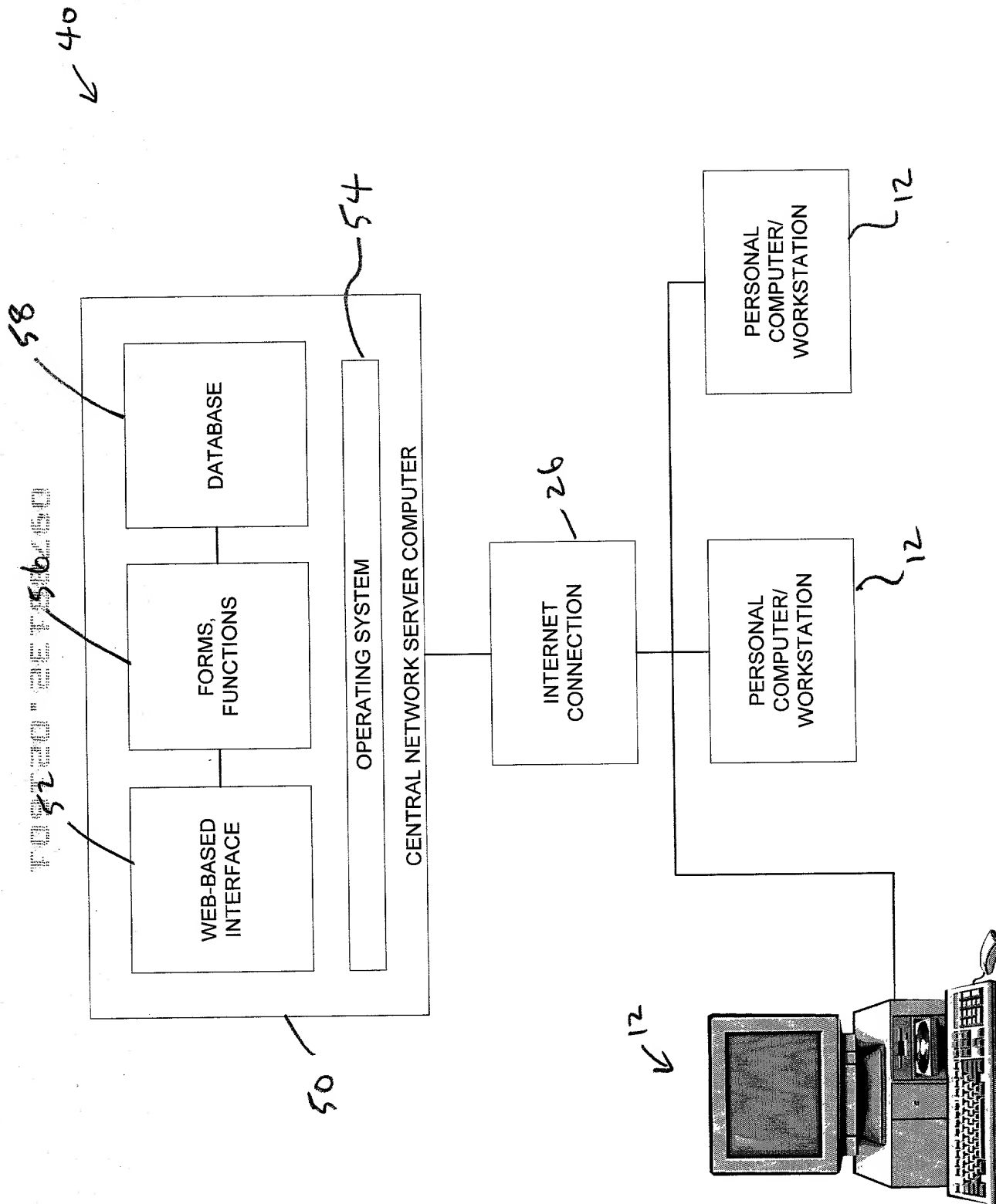


FIG. 2

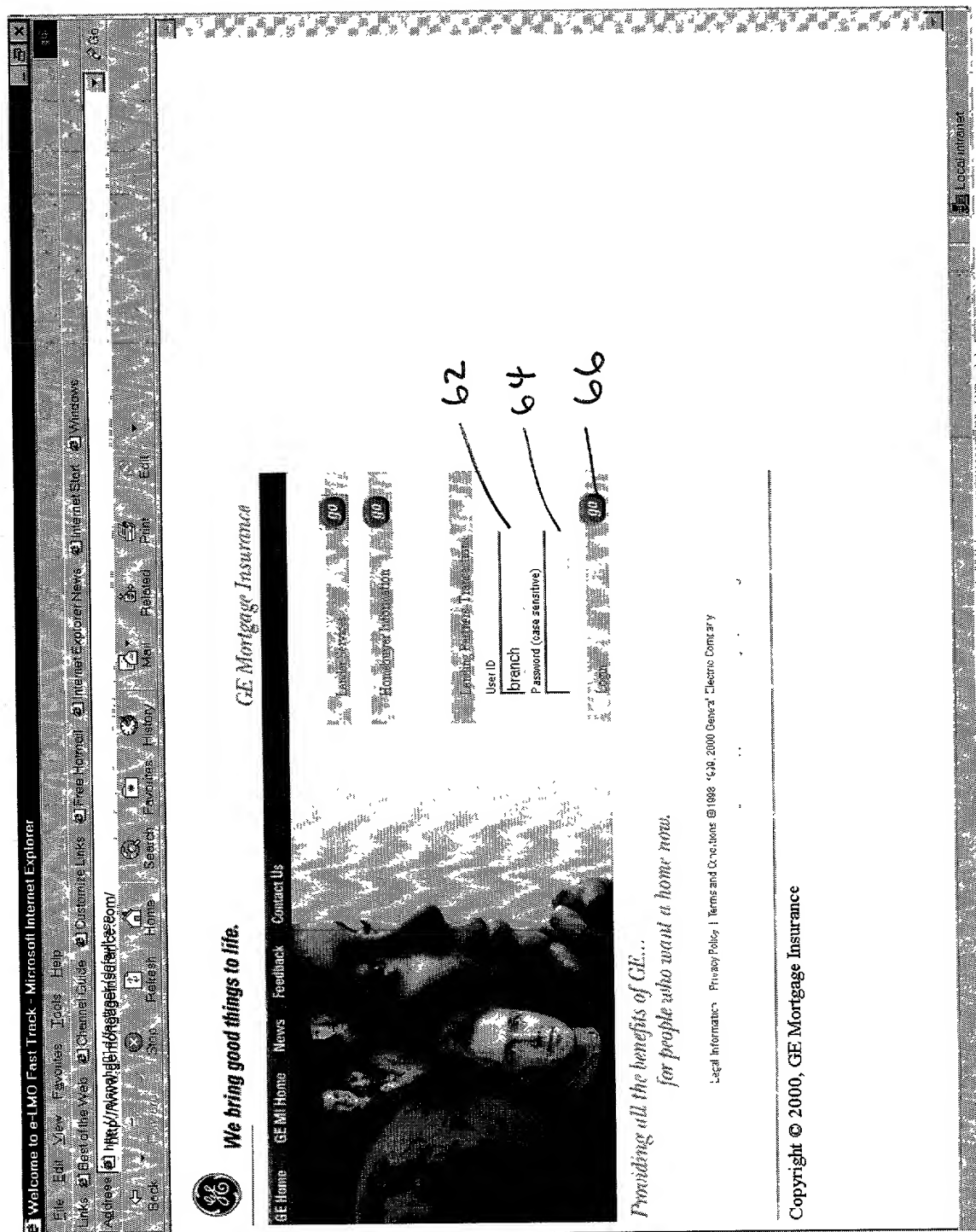


FIG. 3

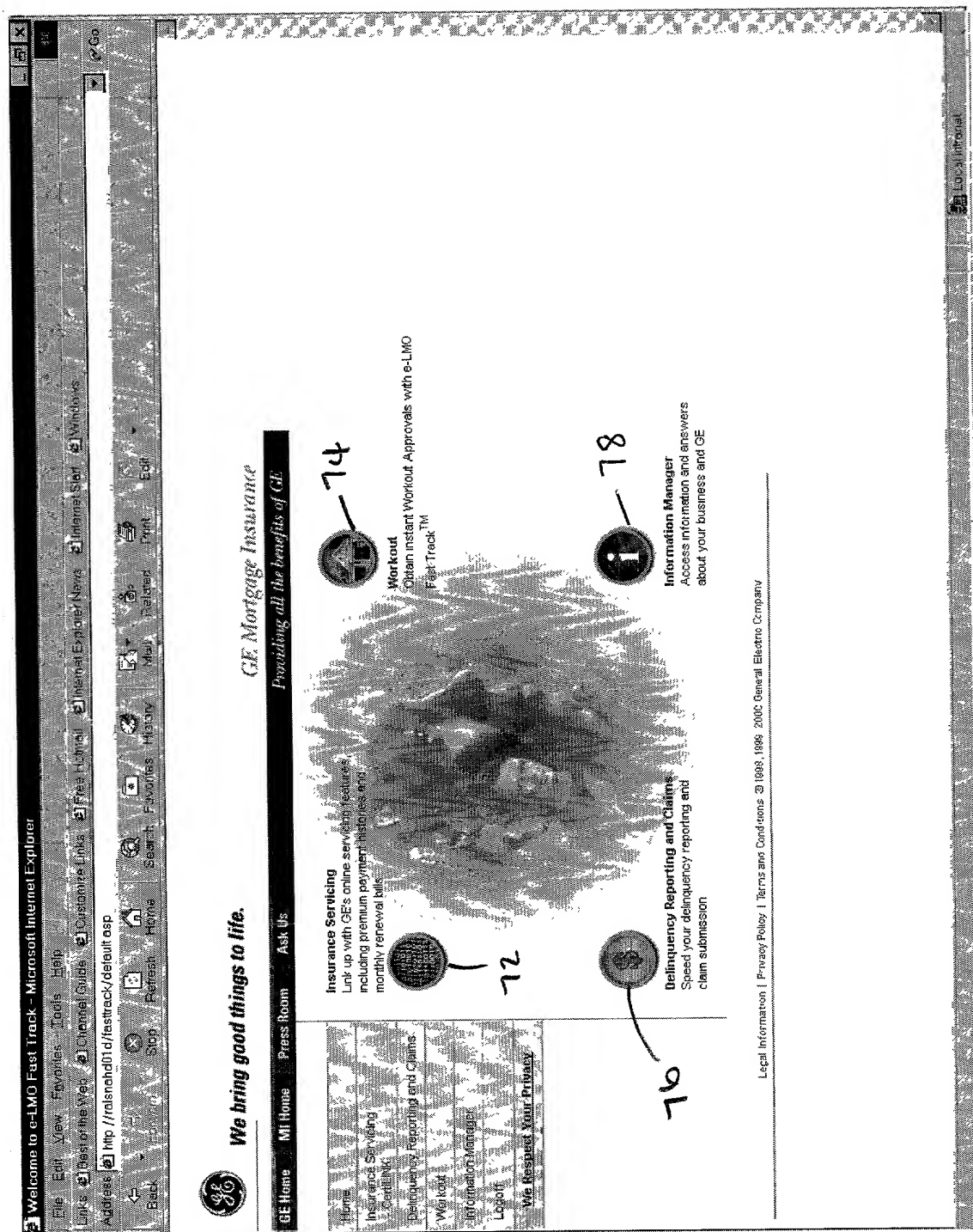


FIG. 4

Welcome to e-LMO Fast Track - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Links: e-LMO Home, e-Channel Guide, e-Customize Links, e-Internet Explorer News, e-Internet Start, e-Windows

Address: http://relnshd01.d/lasttrack/default.asp

Back Forward Stop Refresh Home Search Favorites History Mail Related Print Edit

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**We bring good things to life.**

**e-LMO Fast Track**

Welcome to eLMO Fast Track Rana! — 92

(\* marked fields are required)

Certificate Number\* 96

Investor Name\* 98

Workout Type

Repay/Forbear  
BAP  
MOD  
BAPMOD  
Presale  
Deed-in-lieu

100

102

104

% Coverage

Go

---

+ To return to Servicer Site Home page, click on Logoff  
 + If you do not see a workout listed that you would like approval on, click on the Contact Us to contact GE for assistance.  
 + If you would like to submit a package for a GE Workout Rep to review, click on the Submit Package for details on package submission.

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Site is best viewed in 600 by 400 and higher screen resolutions

Must be a 10 digit Certificate Number

Microsoft Internet Explorer

FIG. 5



FIG. 6

FIG. 7

130

Borrower Last Name: DOE  
 Servicer Loan Number: 1761303  
 Certificate Number: 1761303  
 Requested Workout: MOD

# WORKOUT REQUEST APPROVED subject to the following conditions:

Modified Loan Amount :	\$90,000.00
Interest Rate :	8.00%
Payment Term :	No Change From Current
Effective Date :	03/01/2001

## Conditions of Approval:

1. Investor approval of the modification must be obtained.
2. A copy of the Lender's executed Modification Agreement must be sent to GE within 30 days of the effective date of the Modification.

136

☐ Accept the Workout

134

132

e-LMO FAST TRACK

MOD APPROVAL

Approval Date 12/28/2000

TO: Mellin Dorothy  
COUNTRYWIDE HOME LOANS, INC.

RE: Lender Loan No. 6382316  
Certificate No. 101737154  
Borrower HOWARD AMBROSE  
Property Address

This is GE Mortgage Insurance's approval of a modification to the existing terms of the above referenced mortgage loan. The approval is based on the information you have provided to and validated for GE through online *Fast Track*, including but not limited to:

Modified Loan Balance	(Only if applicable)
Modified Loan Balance GE Will Insure	(Only if applicable)
Borrower Cash Contribution	(\$\$\$\$)
Effective Date	02/01/2001
Interest Rate	No Change From Current
Payment Term	No Change From Current

The conditions of the approval are as follows:

1. Investor approval of the modification must be obtained.
2. GE will insure the capitalization of delinquent interest up to 105% of the original Unpaid Principal Balance. GE will allow further additional capitalization; however, GE will not insure any such additional amount.
3. A copy of the Lender's executed Modification Agreement must be sent to GE within 30 days of the effective date of the Modification.

Please send the documents to the attention of: (Rep's name)  
Loan Workout Center  
General Electric Mortgage Insurance  
6601 Six Forks Road  
Raleigh, NC 27615

4. If the borrower(s) is/are a discharged reaffirmed Chapter 7, a signed and court approved reaffirmation agreement must be submitted to GE. If the borrower(s) is/are a discharged non-reaffirmed Chapter 7, the Investor Rider Disclosure form must be signed by the borrower(s) and submitted to GE. If the borrower(s) is/are an Active Chapter 13, court approval must be obtained.

In the event it is determined that GE Mortgage Insurance is liable under the above referenced certificate, GE's loss would be the lesser of (i) such loss or (ii) our guaranteed percentage of the verified Claim for Loss amount. There may be other limitations to GE Mortgage Insurance paying the Claim for Loss, including:

- (a) the above referenced certificate may be involved in a specialized transaction which was agreed to at the time of certificate issuance that may affect the claim settlement;
- (b) any Master Policy violations that monetarily harm GE may affect the claim settlement;
- (c) the authorization granted herein in no way constitutes any admission by GE of liability under the Master Policy with respect to the above referenced certificate, it being understood that GE is unable to determine its liability until any investigation is concluded. Additionally, GE is unable to determine if all provisions

- of the Master Policy have been complied with until a review of the Claim for Loss and the supporting file are complete; and
- (d) the loan file may have undergone a routine audit, the findings of which may affect your claim settlement.

Should there be any changes to the terms of this approval, or should you have any questions, please contact (Rep's Name) of the Loan Workout Center at 800-455-0871, ext. \_\_\_\_.

Thank you for using GE Mortgage Insurance's e-LMO *Fast Track*.



GE Capital

General Electric Mortgage Insurance Corporation  
A unit of GE Capital Mortgage Corporation  
6501 Six Forks Road, Raleigh, NC 27615  
919-848-4100

### GEMICO PROMISSORY NOTE (UNSECURED)

DATE: February 13, 2001

MAKER(S): Happy Homeowner

MAILING ADDRESS OF MAKER(S): 1234 Lucky Landing  
Harpers Ferry, WV 25425

CERTIFICATE NO.: 8101737154

PAYEE: General Electric Mortgage Insurance Corporation

PAYEE ADDRESS: (place for payment) GE Mortgage Insurance Corp.  
Post Office Box 177800  
Raleigh, North Carolina 27619  
Attn: Accounting/Recovery

PRINCIPAL AMOUNT: «NUMBER\_HERE»

#### NON-INTEREST BEARING NOTE

Annual Percentage Rate	Finance Charge	Amount Financed	Total of Payments
The cost of my yearly credit as a yearly rate	The dollar amount the credit will cost me	The amount of credit provided to me or on my behalf	The amount I will have paid after I have made all payments as scheduled
0%	\$ 0.00		

My payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
		First day of each month, commencing «DATE_HERE»
Final or «NUMBER_HERE» Payment		Final payment due «DATE_HERE»

- Promise to Pay.** Maker promises to pay to the order of Payee or its Assigns, at the place for payment and according to the terms of payment, the principal amount. All unpaid amounts shall be due by the final scheduled payment date.
- Security.** This loan is unsecured.
- Prepayment.** The Maker of this Note reserves the right to prepay prior to maturity all or any part of the principal of this Note without penalty.

4. **Continuation of Rights.** If I make a partial or late payment or mark a payment Paid-in-Full and it is accepted, the Payee will still have its legal right concerning my repayment of this Note or any other note. I will remain obligated to repay this Note or any other note that replaces it, even if any other party to this Note is no longer obligated. Any legal rights that the Payee has will not be given up even if the rights are not used immediately.
5. **Default.** This Note shall be in Default if any payment shall be received more than ten (10) days after the due date.
6. **Payee's Remedies upon Default.** It is expressly provided that upon Default, the unpaid principal balance on this note shall become immediately due at the election of Payee. Maker waives all demands for payment, presentations for payment, notices of intention to accelerate maturity, notices of acceleration of maturity, protests, and notices of protests.
7. **Collection.** If this Note is given to an attorney or collection agency for collection, or if suit is brought for collection, or if it is collected through probate, bankruptcy, or other judicial proceeding, then Maker shall pay Payee all costs of collection, including reasonable attorney's fees and court costs in addition to other amounts due, unless prohibited by state law. Attorney's fees shall be a reasonable amount not to exceed the maximum amount permissible by state law.
8. **Change in Terms of Loan and Notice.** Unless Maker tells Payees of a change of address, Payee will use the address listed on this note if Maker must be contacted. Maker and Payee must make all changes in the terms of this Note in writing.
9. **Responsibility of Cosigners.** If more than one person signs this Note, each Maker is responsible jointly and severally for all obligations represented by this Note.
10. **Law to Be Applied.** This Note will be governed by the laws of North Carolina.
11. **Assignment.** This Note shall be fully assignable by the Payee.
12. **Verification of Information.** Verification or reverification of any financial documentation provided to substantiate the issuance of this note may be made at any time by the Payee, its agents, successors and assigns, either directly or through a credit-reporting agency.
13. **Construction.** "Maker" means the Maker or Makers. "Payee" or "Payee's" means the Payee named above. When the context requires, singular noun and pronouns include the plural.

**I ACKNOWLEDGE RECEIPT OF A COPY OF THIS NOTE CORRECTLY  
COMPLETED AND AGREE TO ITS TERMS.**

**Maker's Name:** Happy Homeowner

**Signature:** \_\_\_\_\_ (SEAL) **Date:** \_\_\_\_\_

**Maker's Name:**  
(if more than one Maker)

**Signature:** \_\_\_\_\_ (SEAL) **Date:** \_\_\_\_\_

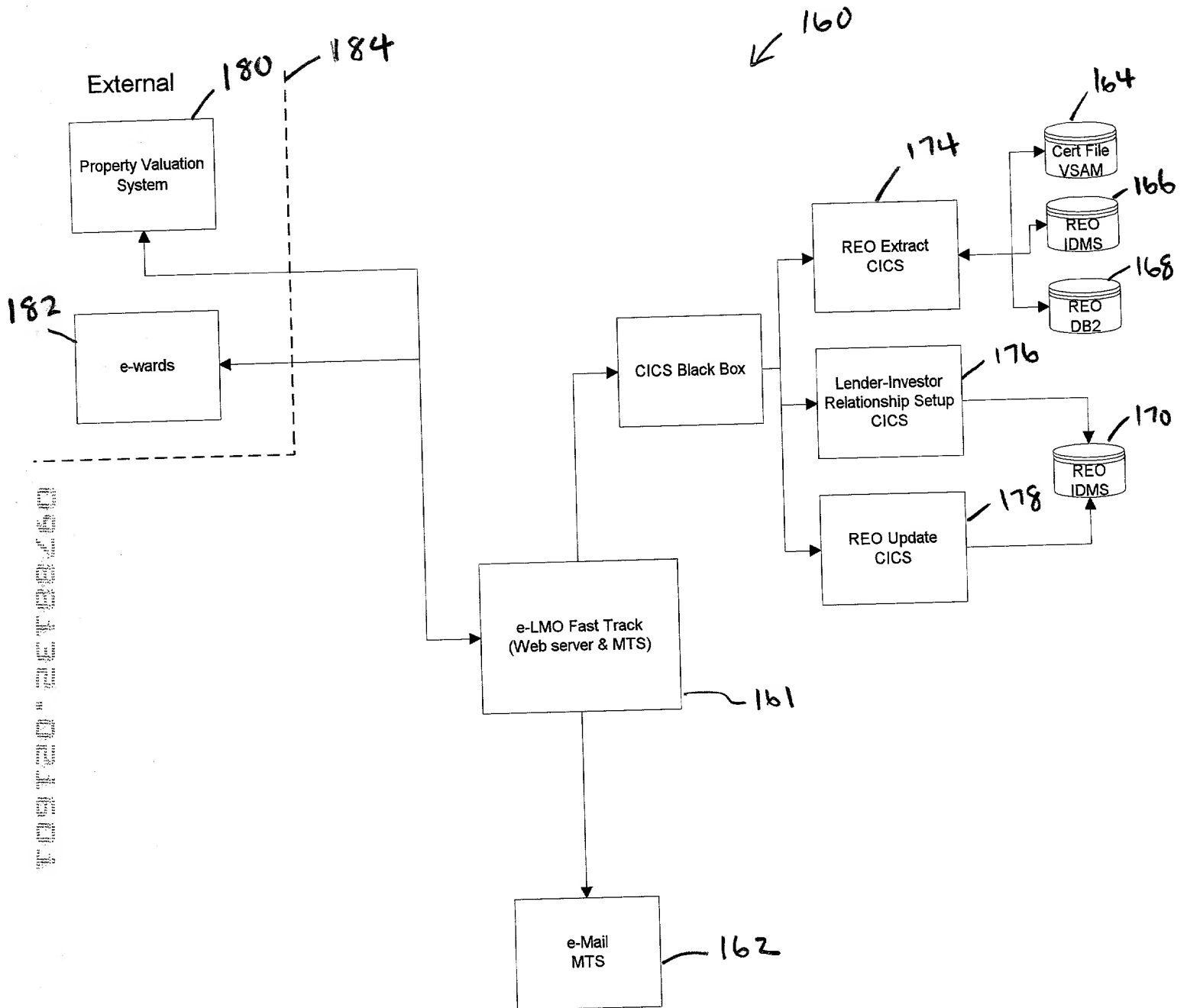
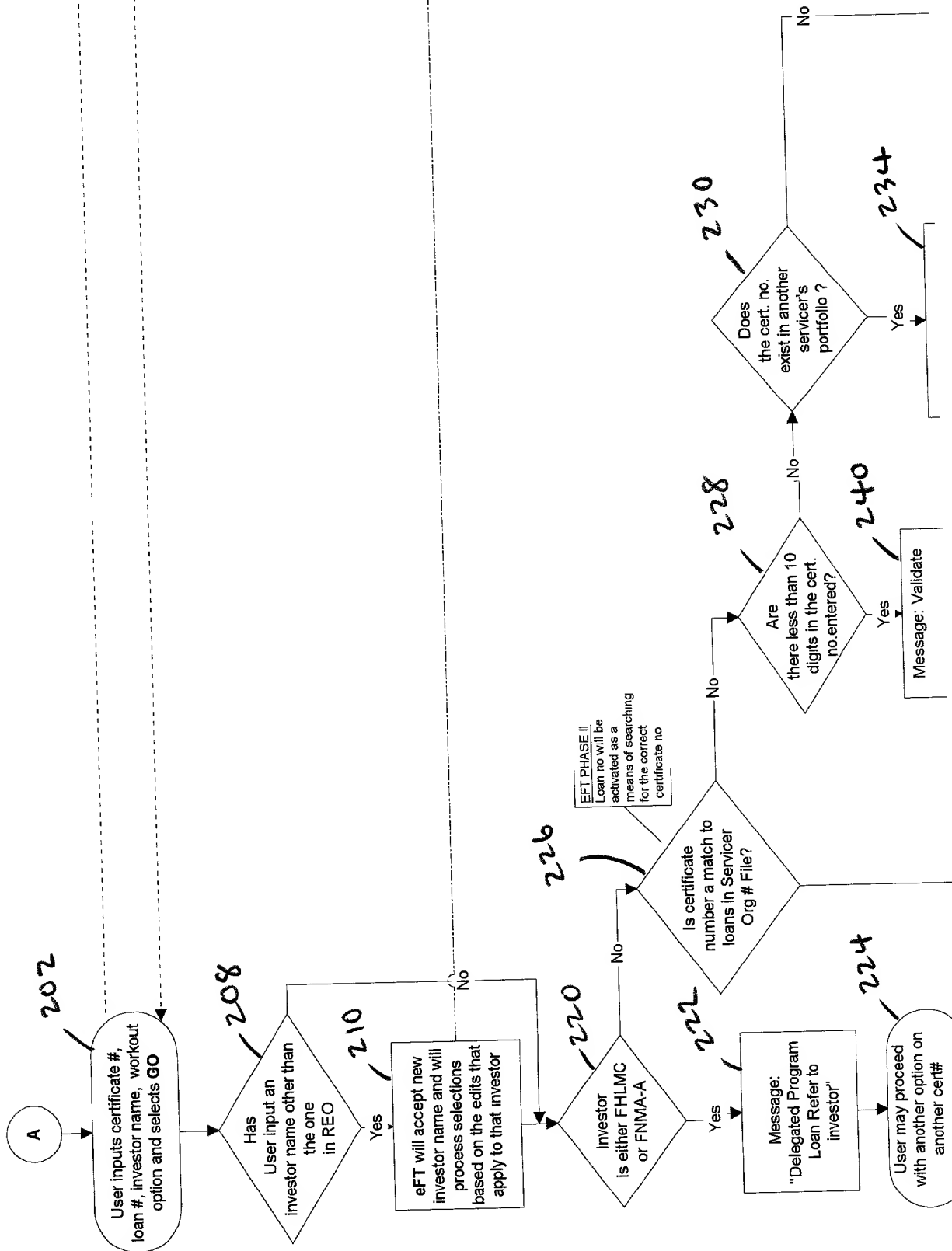


FIG. 11

E-LMO FastTrack

200



or sign off eFT

cert. no. entered  
should have 10 digits

FIG. 12A-2

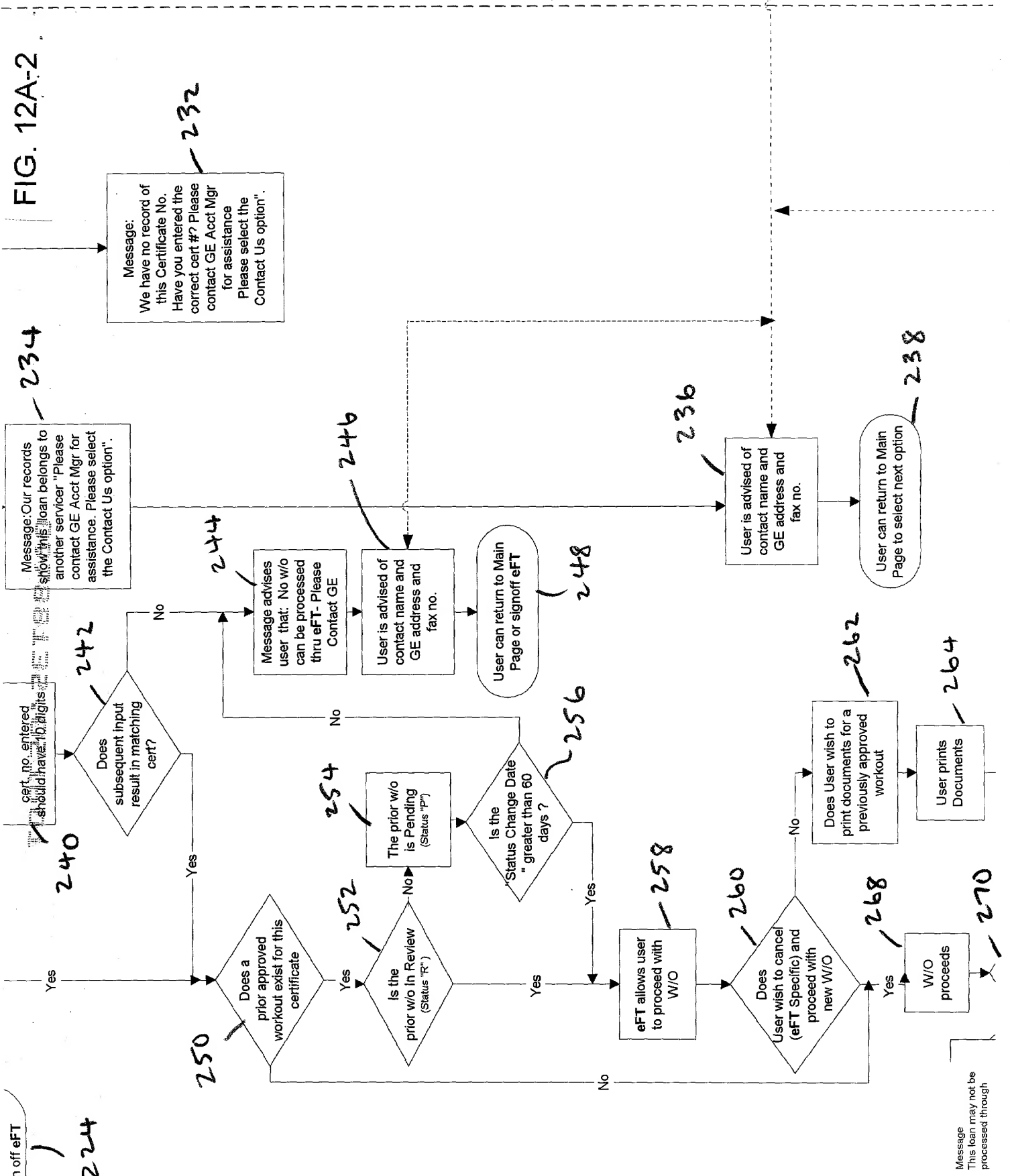
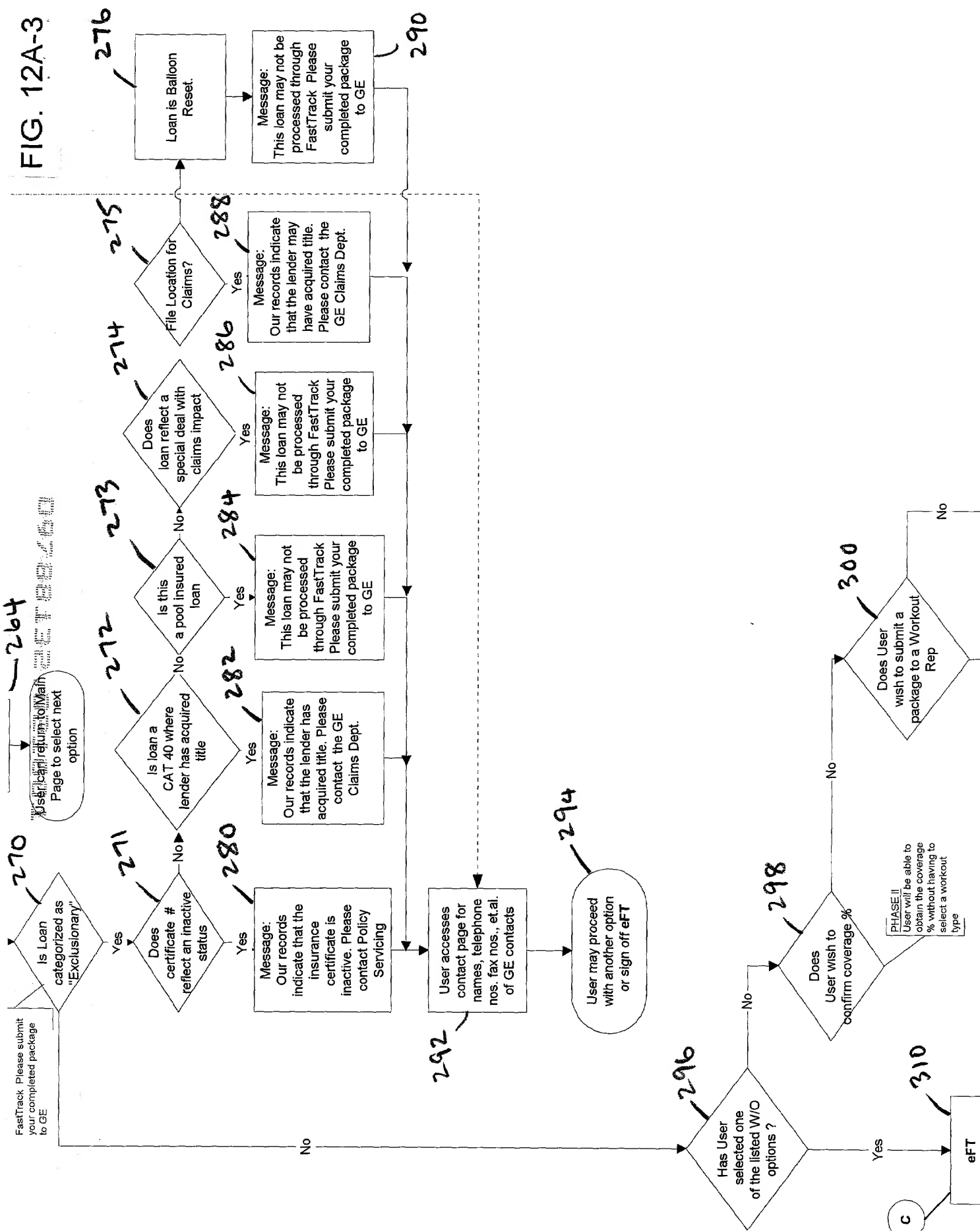


FIG. 12A-3



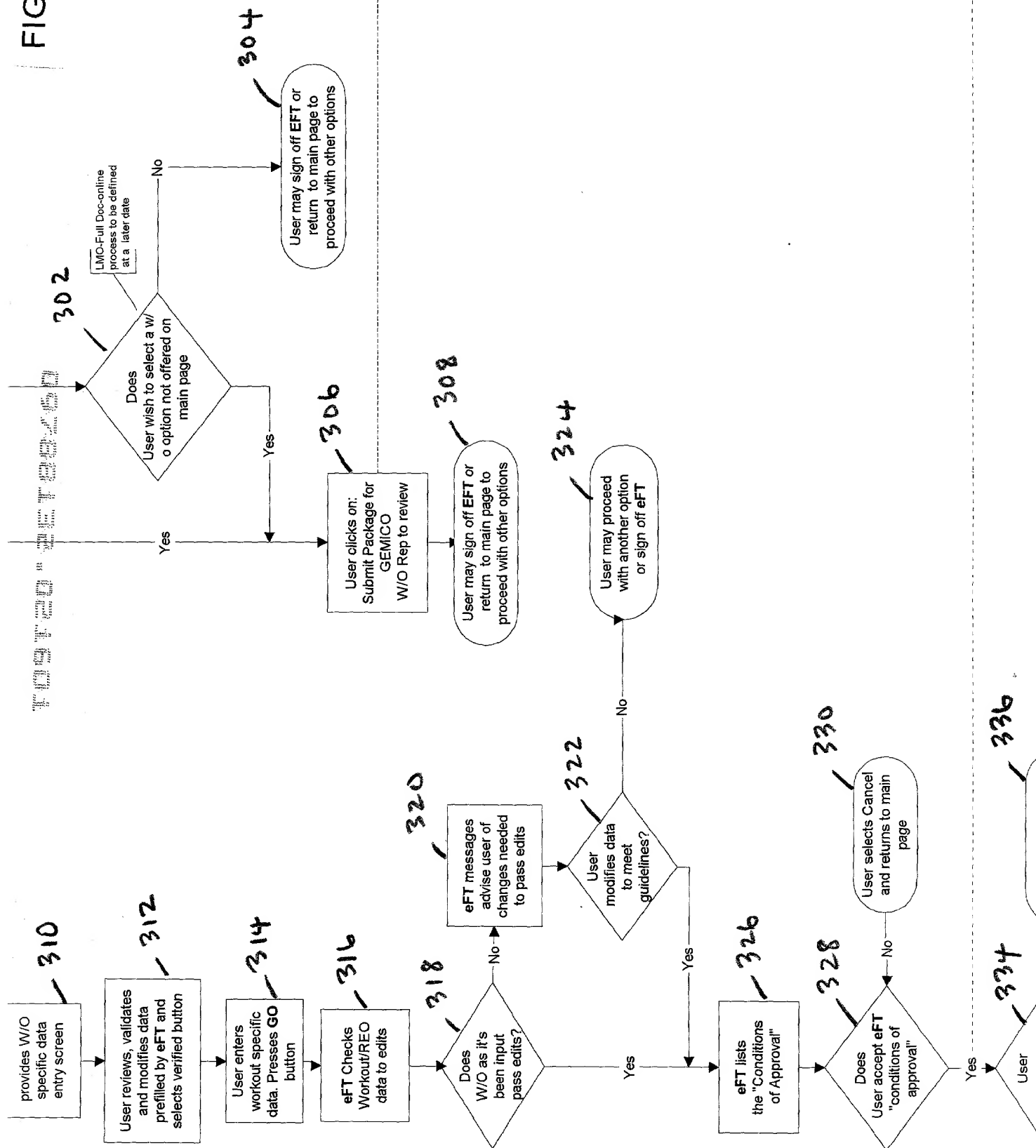
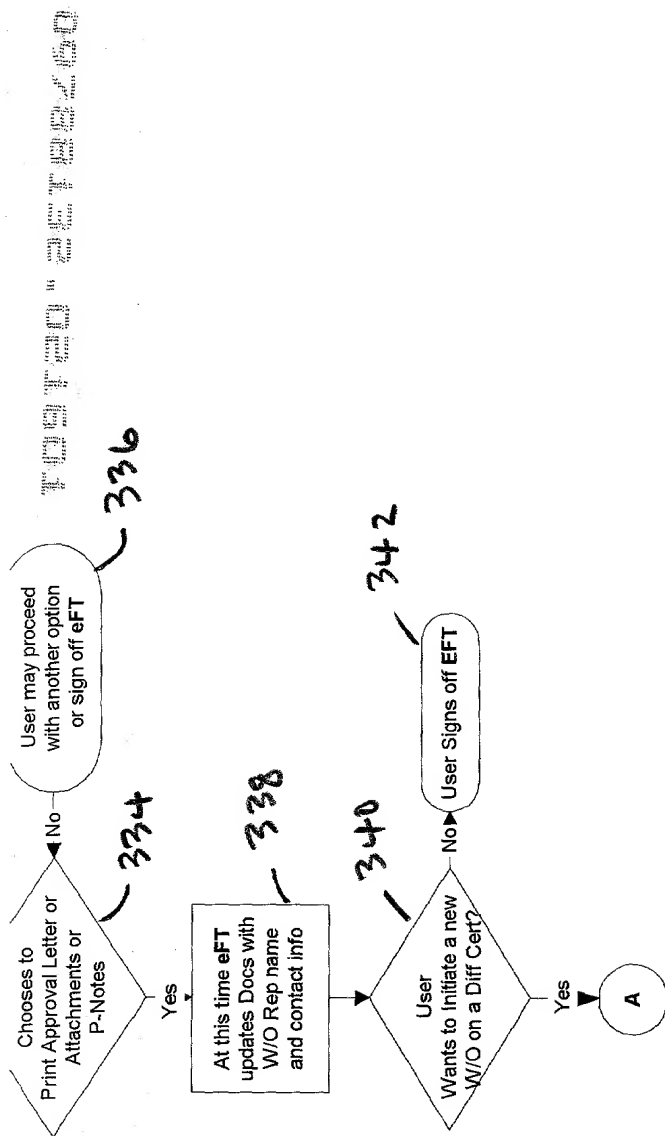
[illegible]

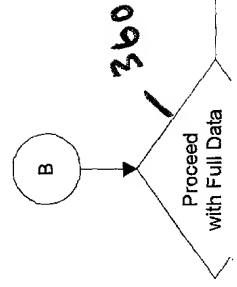
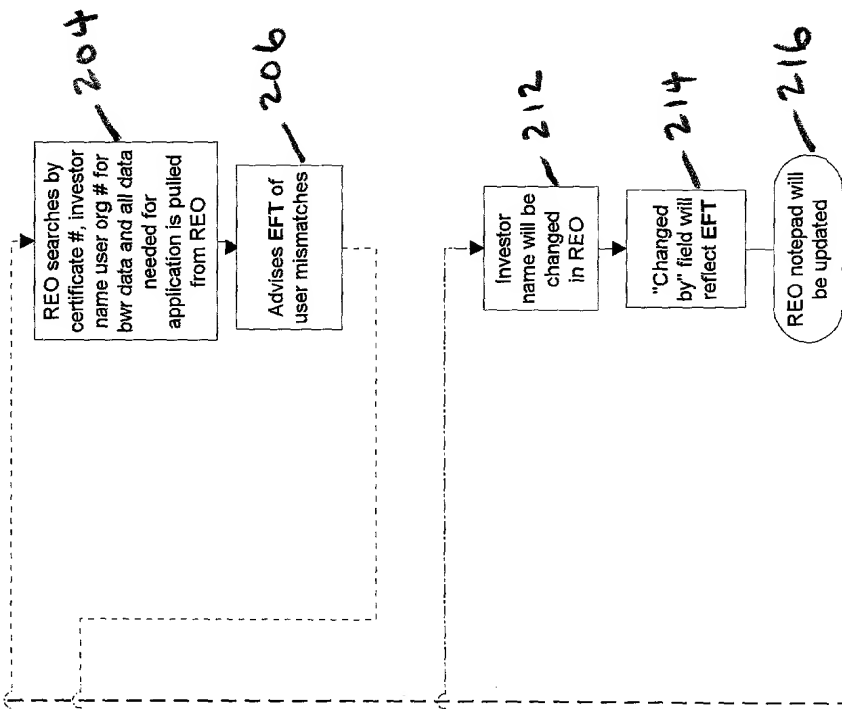
FIG. 12A-5



WORKFLOW SYSTEM

LMO-Full

REO



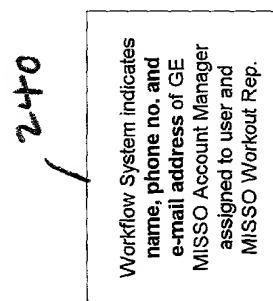
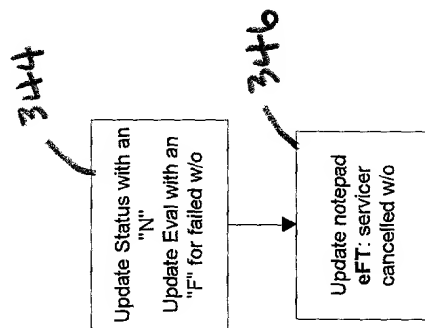
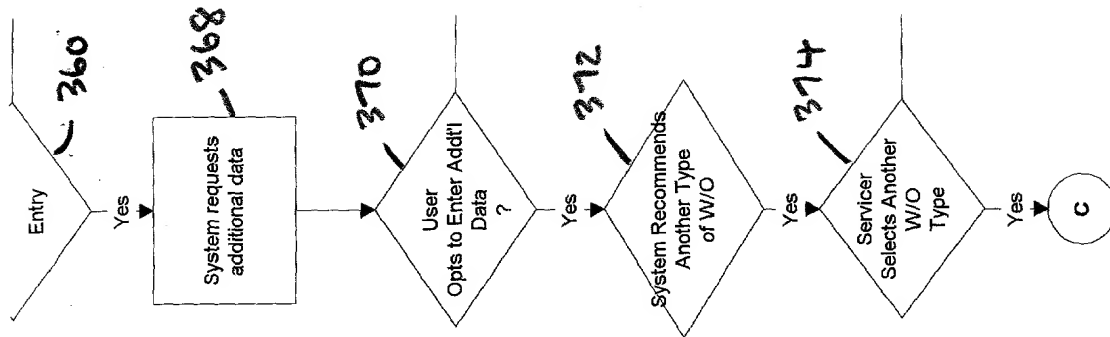


FIG. 12B-3

201

FIG. 12B-4

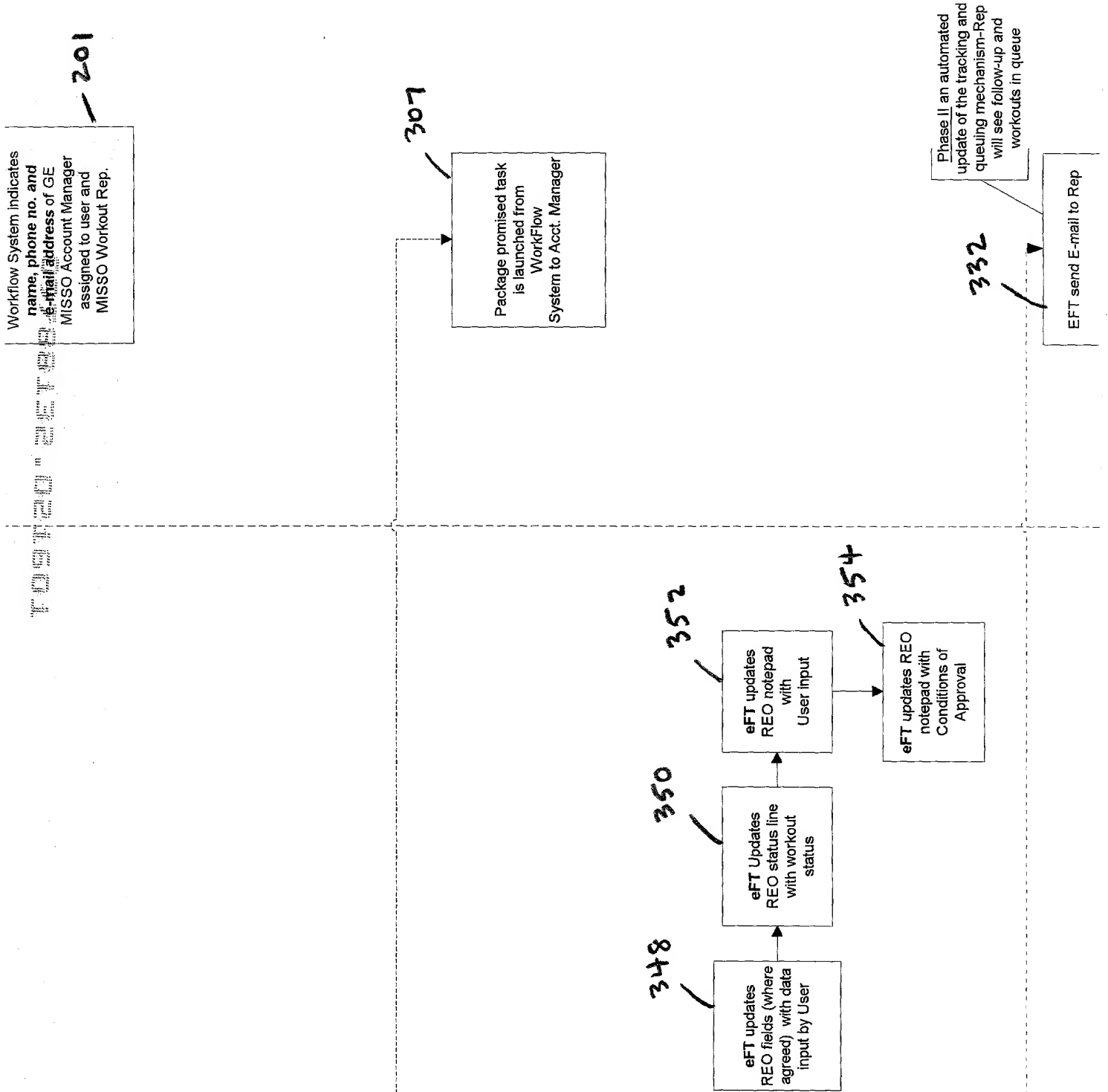
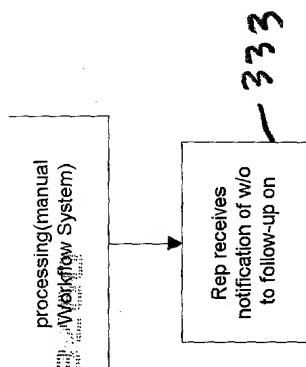


FIG. 12B-5



FOR "OFFER"

Doc Online

FOR 20 FEB 2000

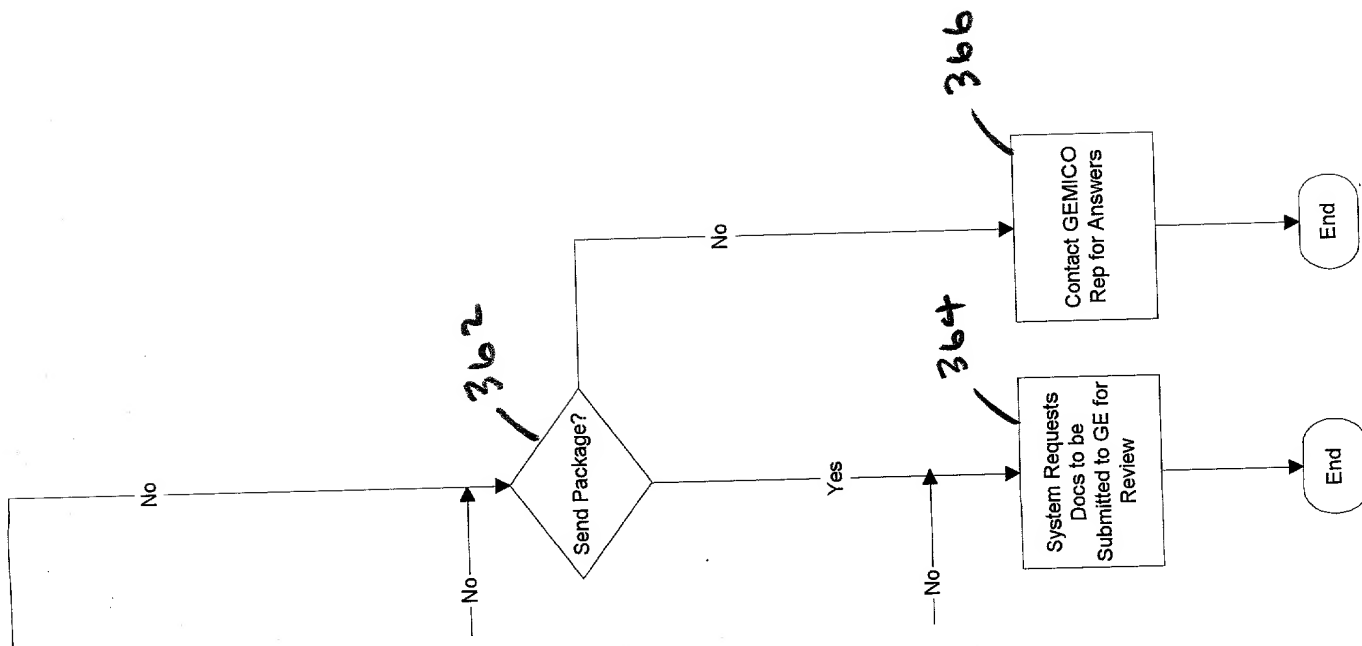


FIG. 12C-3

FIG. 12C-4

FIG. 12C-5

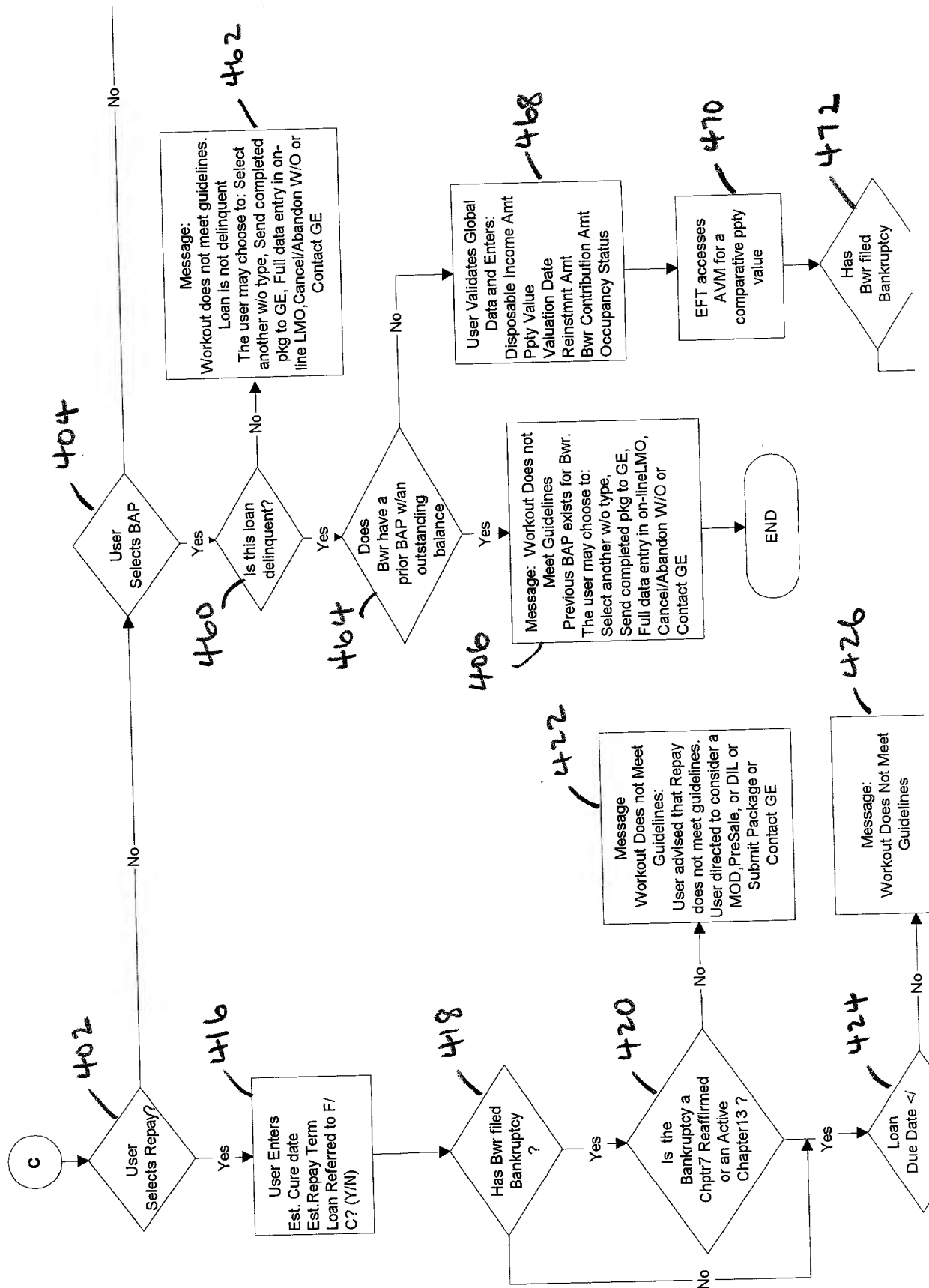


FIG. 13A-2

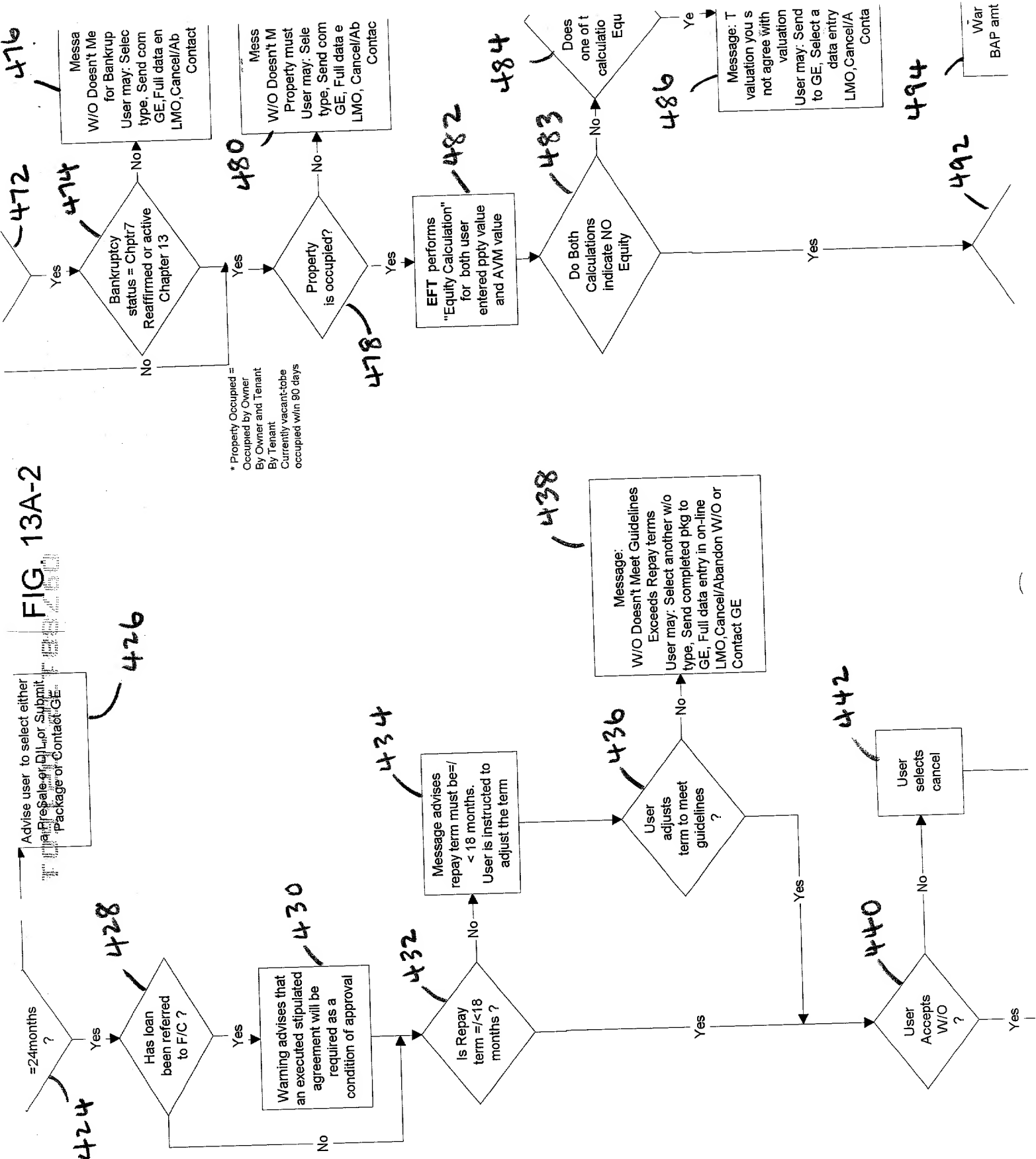


FIG. 13A-3

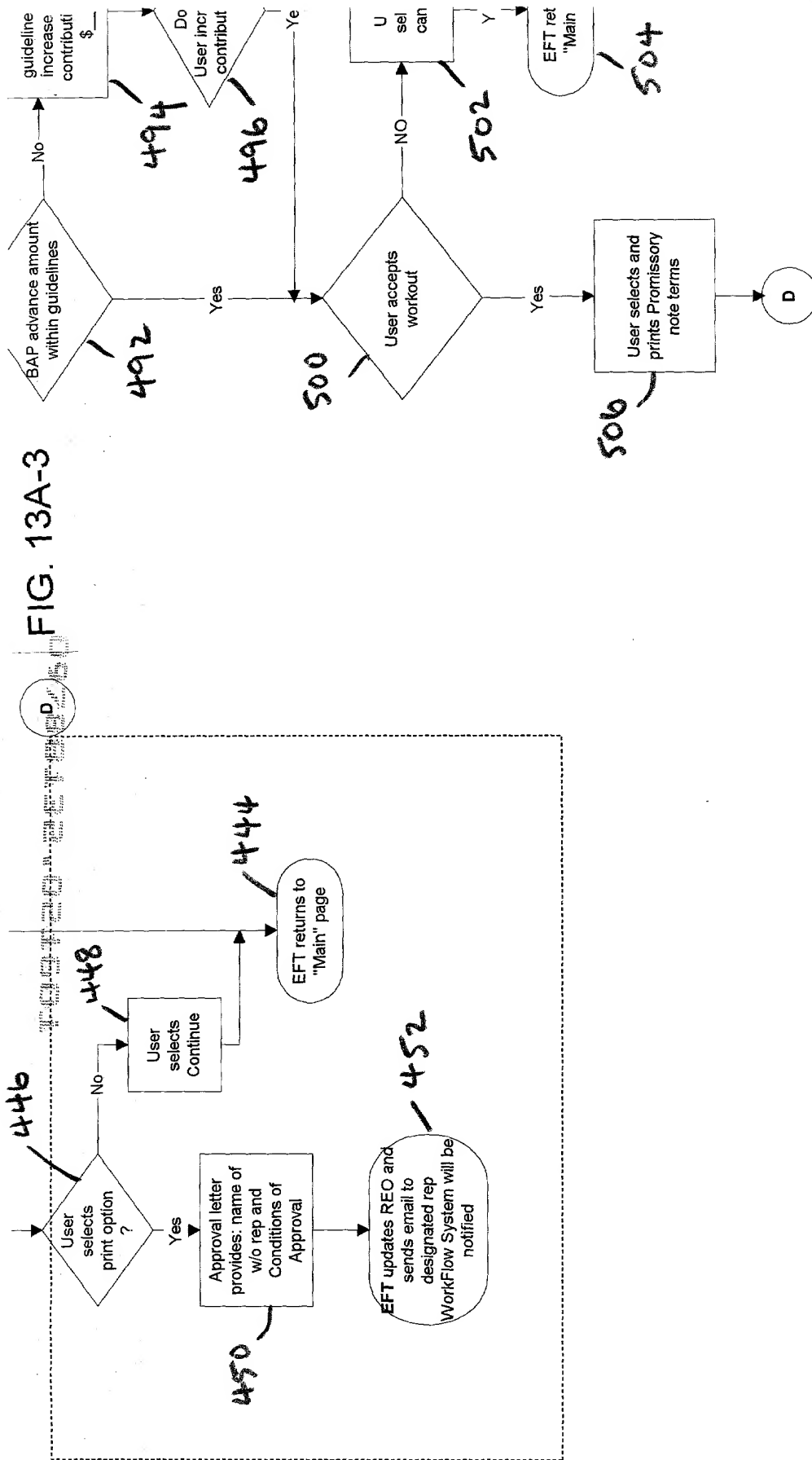


FIG. 13B-1

FIG. 13B-1

# E-LMO FASTTRACK WORKOUT OPTIONS

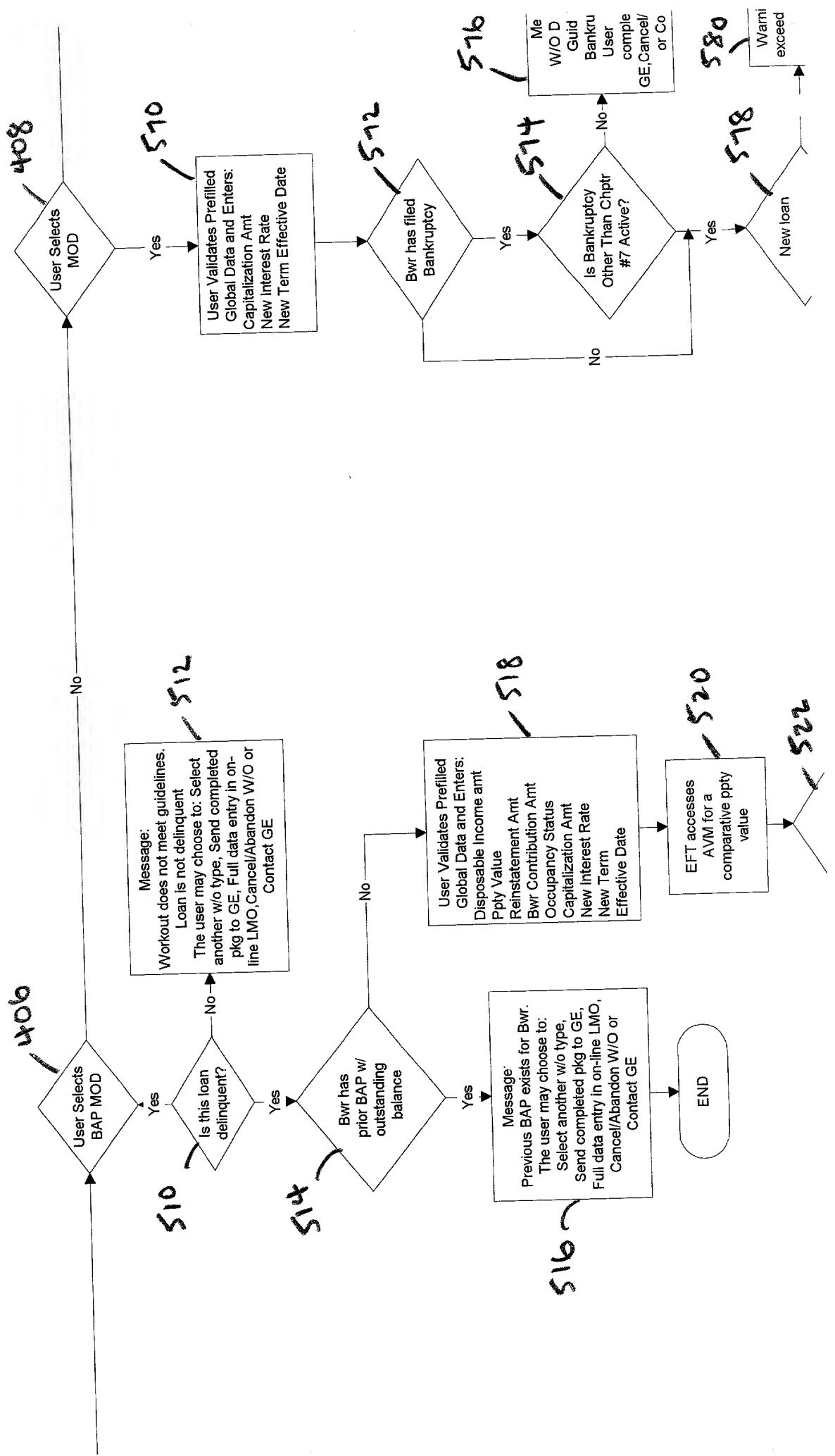


FIG. 13B-2

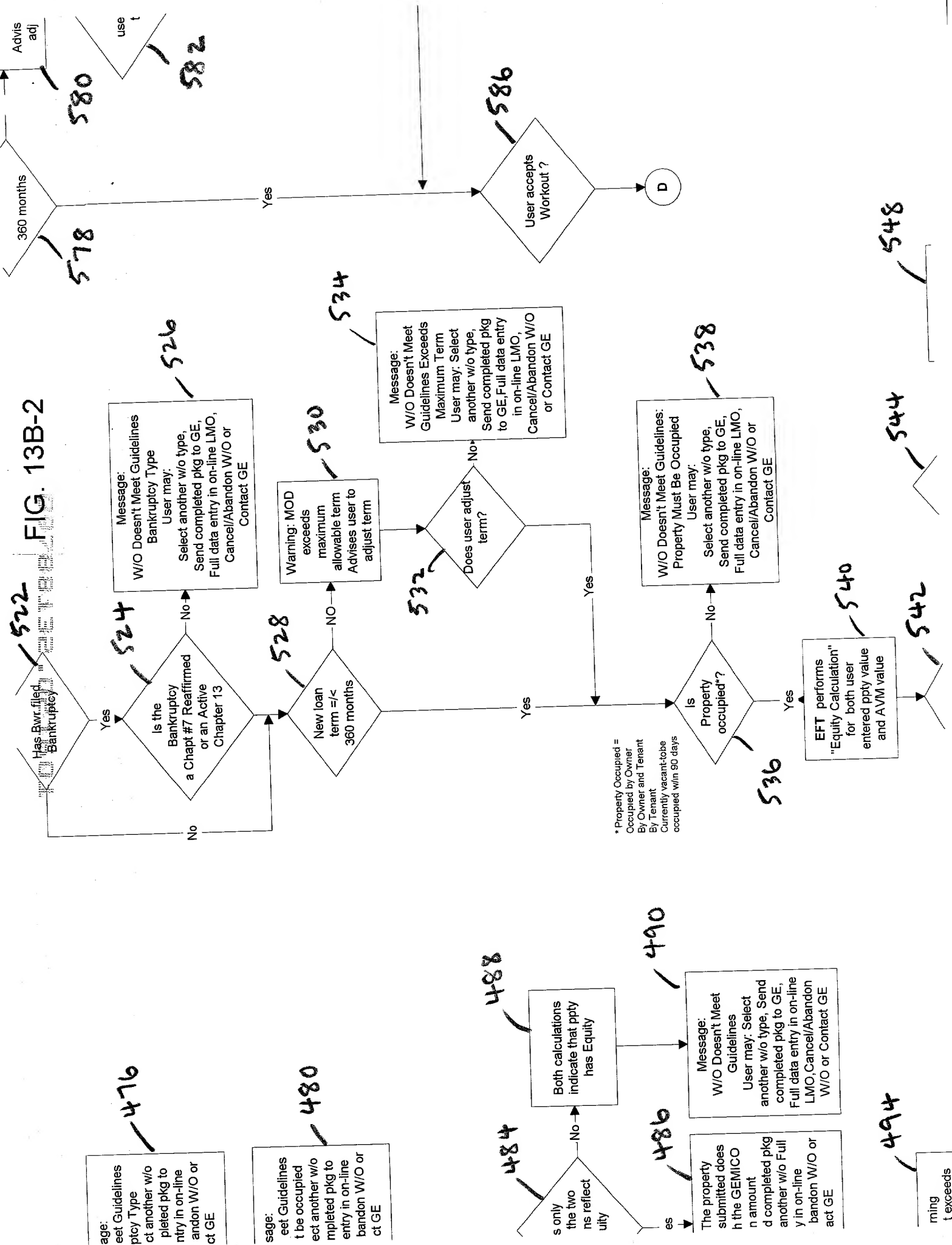
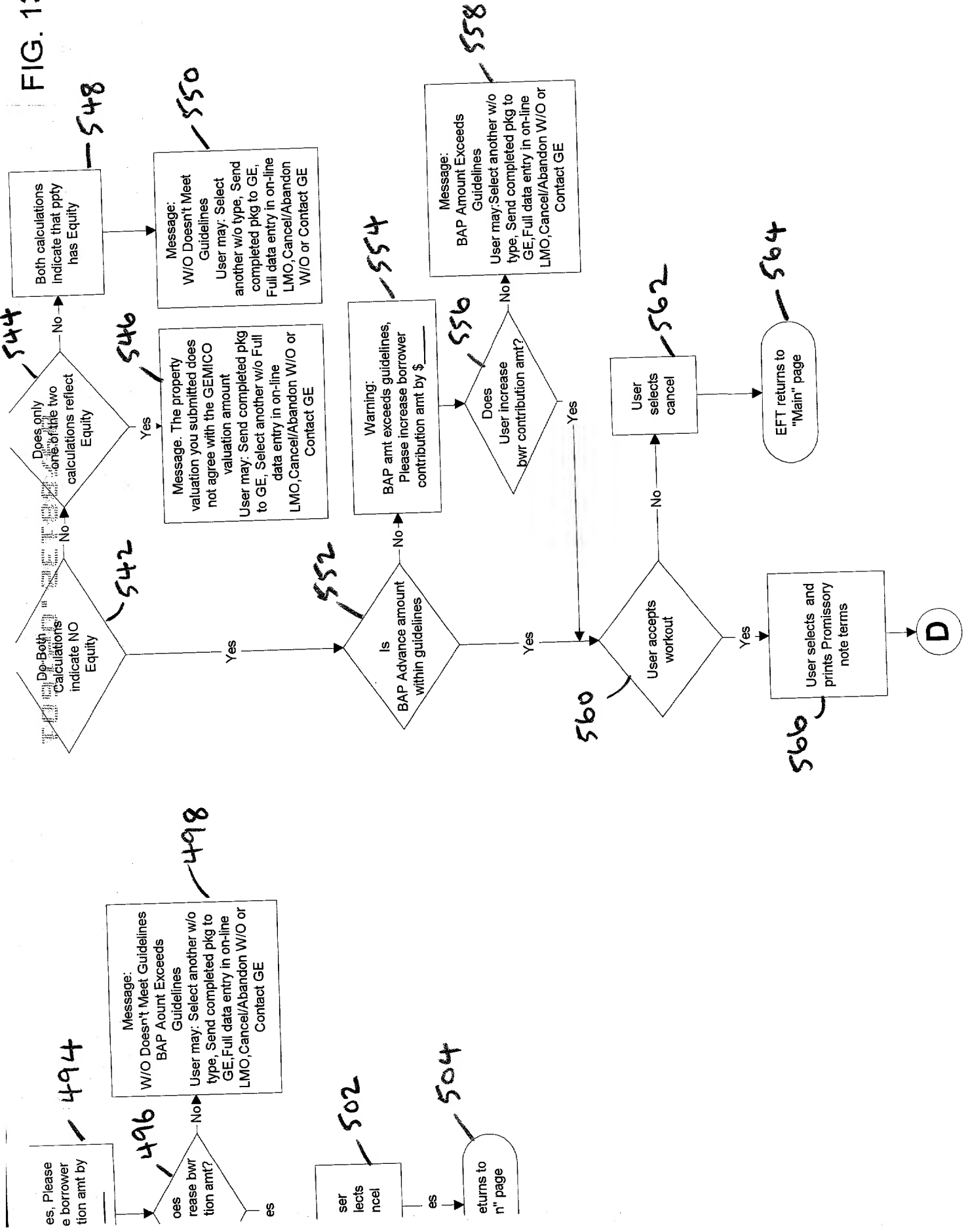


FIG. 13B-3



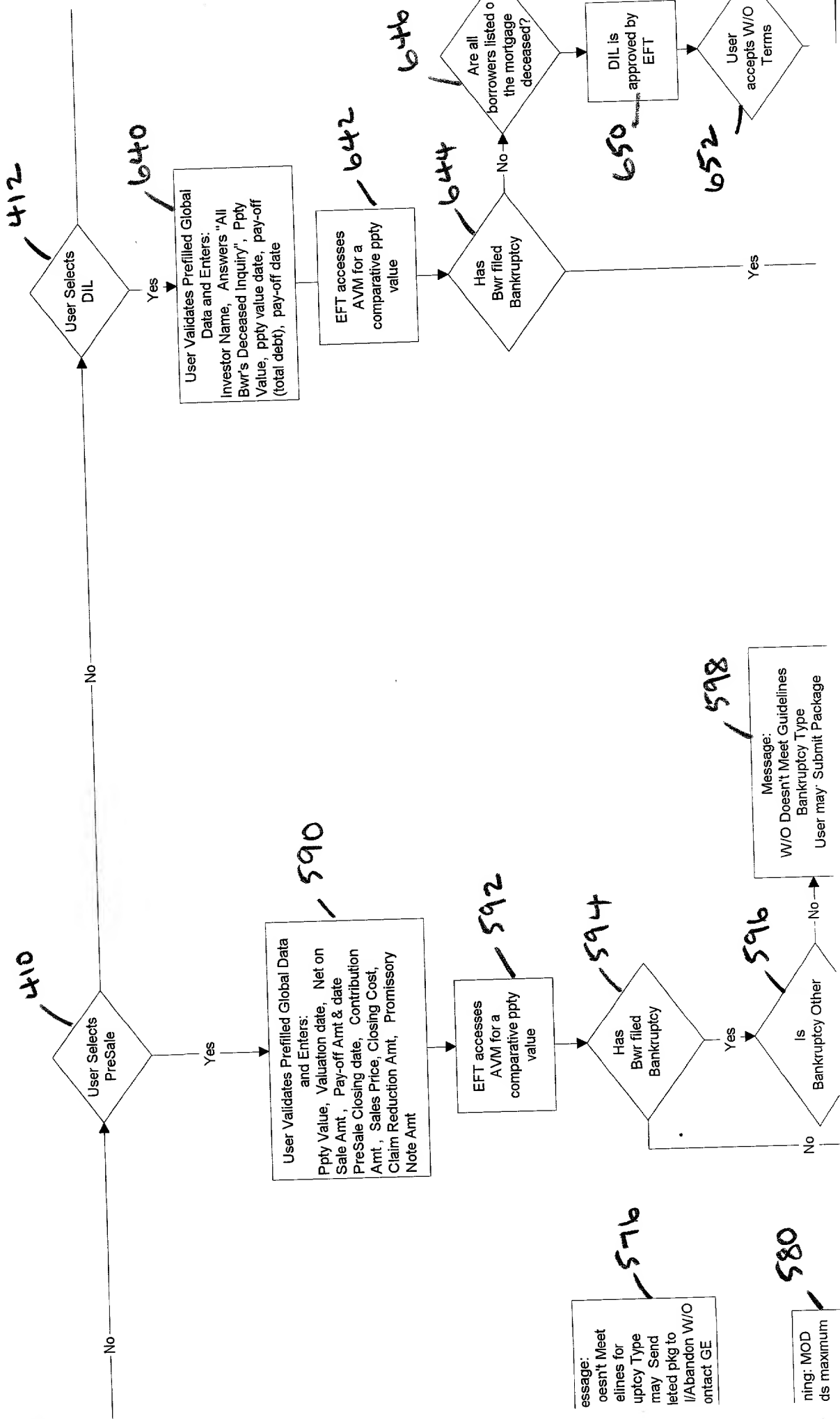


FIG. 13C-2

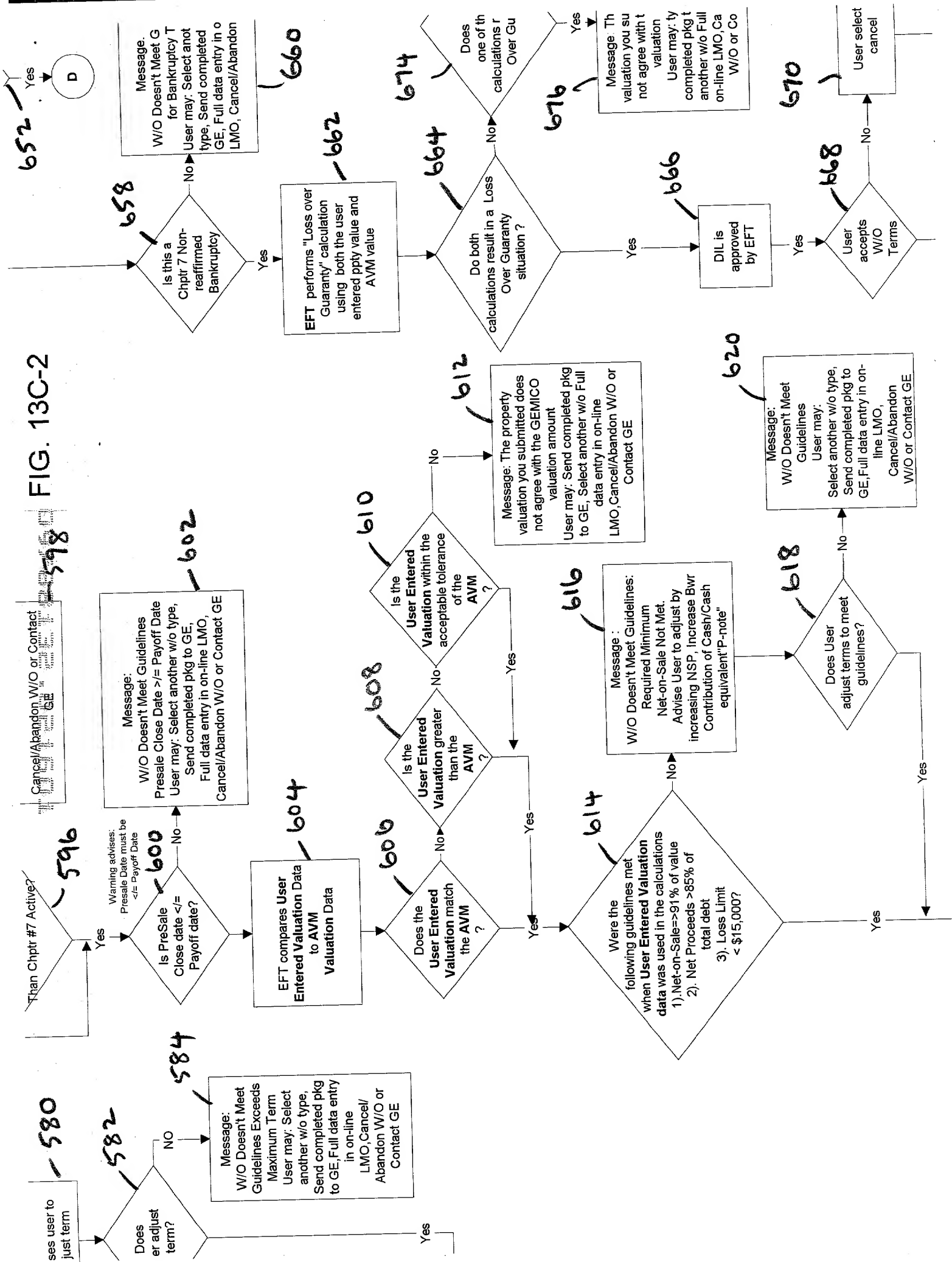
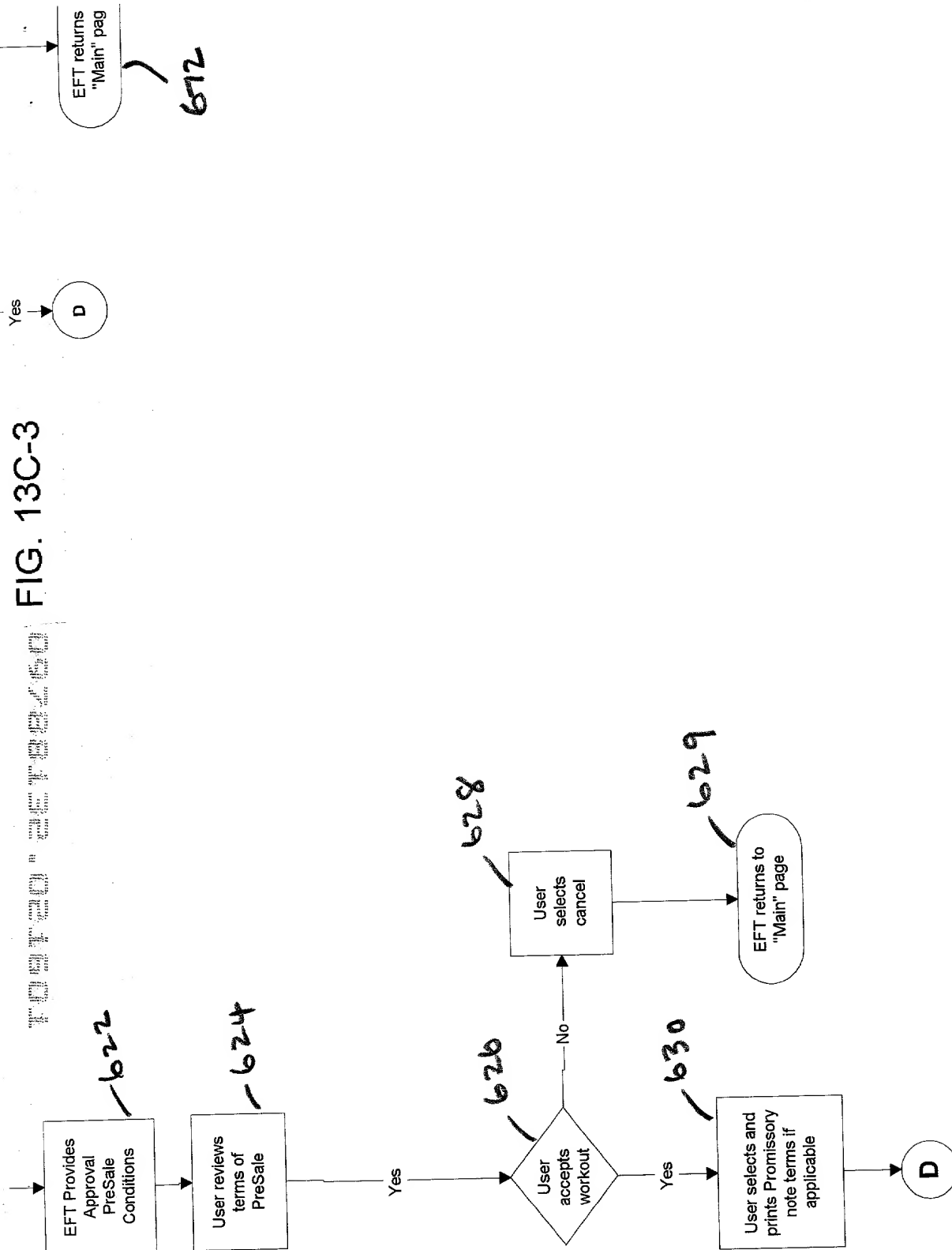


FIG. 13C-3



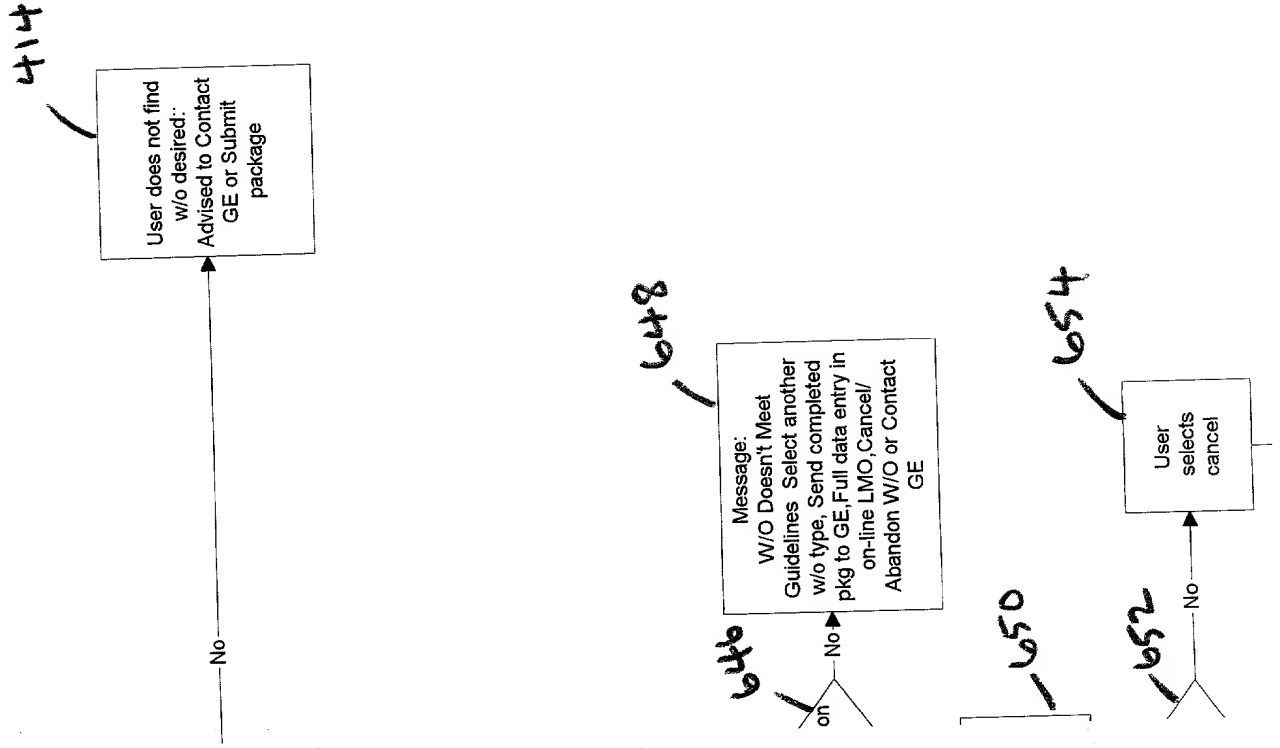


FIG. 13D-2

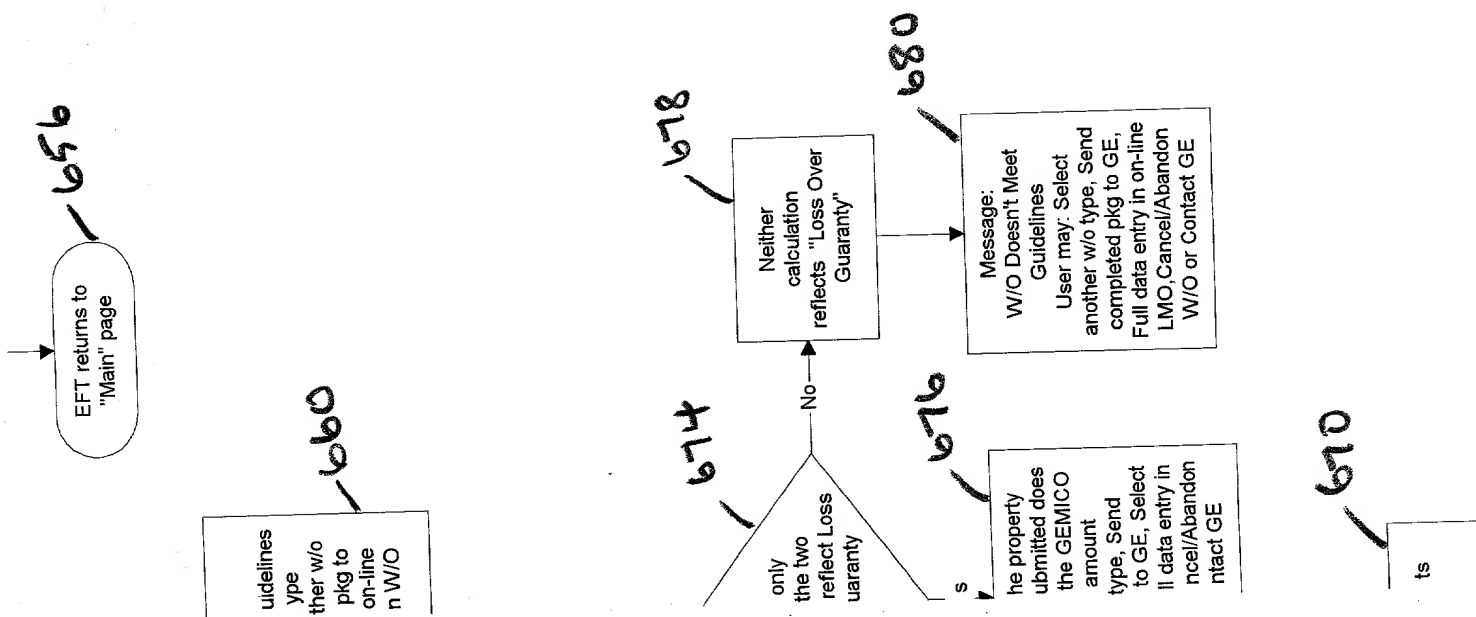


FIG. 13D-3

672

s to  
ge

700

CURE WORKOUTS		SOURCE	BAP	SOURCE	MOD	SOURCE	BAP MOD	SOURCE	GLOBAL DATA REQUIREMENTS FOR ALL W/O TYPES	SOURCE
DATA	REPAY/ FORBEAR									
	estimated cure date	svcr	positive disposable income	svcr	cap amount	svcr	positive disposable income	svcr	SECURE ID	svcr
	estimated repay term	svcr	pty value	svcr	new interest rate	svcr	pty value	svcr	PASSWORD	svcr
	loan referred to f/c (y/n)	svcr	pty value date	svcr	new term	svcr	pty value date	svcr	LENDER LOAN #	svcr
			reinstmt amt	svcr	effective date	svcr	reinstmt amt	svcr	GE CERTIFICATE #	svcr
WARNINGS			bwr contribution	svcr	"see edit below re' BK		bwr contribution	svcr	WORKOUT TYPE SELECT	svcr
			occupancy"	svcr			occupancy"	svcr	INVESTOR NAME	svcr
	Repay term must be <=18 mos						cap amount		BANKRUPTCY STATUS	svcr
	If loan in F/C, stipulated agreement required						new interest rate		LOAN DUE DATE1	svcr
							new term		BWR /COBWR NAME	GE-editable
NOTATION							effective date		PPTY ADDR	GE-editable
							"see edit below re: BK		PHONE #	GE-editable
							Ppty value date must be <= 180 days		BWR MAILING ADDR	GE-editable
							Previous BAP Balance exists, please choose another workout or submit pka		% OF COVERAGE	GE
							BAP amount exceeds guidelines. Please decreased advance amount by \$		UPB	GE-editable
DOCS							Reinstatement amt must = bwr contr + Advance amt		F/C START DATE	GE-editable
							Full docs if other than o/o		F/C SALE DATE	GE-editable
							Trustee Doc: Freddie Rider, Fannie language in approval ltr			
							Full docs if other than o/o			
EDITS	"If a reactive workout does not meet GEMICO's approval parameters, the svcr must either select another workout option within Fast Track, complete all required data fields on-line (LMO) or submit a full workout package for a second review."									
	Note: Active Chapter #7, re-submit thru Fast Track or full pkg to NLWC when BK discharged or dismissed is selected									
	1. loan referred to f/c = yes, if yes F/C Start Date or F/C Sale Date must be filled in. Closing docs = Stipulated Agreement									
	2. Maximum term >18 months									
	3. Due date > 24 mos									
	4. Bankruptcy other than Chapter #7 re-aff'd									
	1. Occupancy=vacant									
	2. Bankruptcy other than chap#7 re-aff'd no BAP MOD									
	3. If PrevBapBalance, no BAP MOD									
	4. BAP amt > 50% of total exposure									
	5. If eq no BAP MOD									
	Term > 381 mos									
	6. Due date > 24 mos									

FIG. 14A

